

L.A. Lynch & Associates

Forensic Economics & Financial Consulting

EXHIBIT

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August 17, 2006

Timothy E. Kirtner
Gilmer, Sadler, Ingram, Sutherland & Hutton
P.O. Box 878
Pulaski, VA 24301

RE: Dallas Jones

Dear Mr. Kirtner:

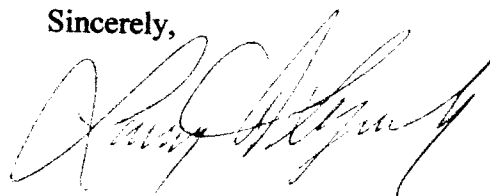
I have reviewed the Information for Forensic Economic Appraisal of Financial Loss regarding Mr. Dallas Jones provided with your correspondence of August 12, 2006. Per your request in correspondence dated August 17, 2006, I have determined the present value of the lost earning capacity for Mr. Jones using the average weekly wage of \$1,209.14 established on the Agreement to Pay Benefits form of the Virginia Worker's Compensation Commission.

Prior to the injury and cessation of work, Mr. Jones had earned \$37,538 in 2004. At \$1,209.14 per week, his annual income should have been \$62,875. The loss in 2004 is therefore \$25,337. Assuming that Mr. Jones will be unable to return to productive employment and projecting the loss through Mr. Jones social security retirement age of 67 yields a total loss of earning capacity of \$3,384,730. Discounting back to present value yields a loss of \$1,603,776 in 2006 dollars. The enclosed Table 1 illustrates this analysis.

I understand that there may be additional losses pertaining to benefits and 401K contributions from Mr. Jones' employer. I reserve the right to augment these findings with should additional information become available. Please call if you have any questions.

enc.

Sincerely,



Larry A. Lynch, Ph.D.

TABLE 1

CASE	Jones
BIRTHDATE	1967
FIRST YEAR OF LOSS	2004
INCOME GROWTH RATE	3.50%
DISCOUNT RATE	5.50%
PRESENT VALUE OF LOSS	1,603,776

\$1209.14 per Week

	YEAR	AGE	LOST INCOME	PRESENT VALUE	CUMULATIVE LOSS
-2	2004	37	25,337	25,337	25,337
-1	2005	38	65,076	65,076	90,413
0	2006	39	67,354	67,354	157,767
1	2007	40	69,711	66,077	223,843
2	2008	41	72,151	64,824	288,668
3	2009	42	74,676	63,595	352,263
4	2010	43	77,290	62,390	414,652
5	2011	44	79,995	61,207	475,859
6	2012	45	82,795	60,047	535,906
7	2013	46	85,693	58,908	594,814
8	2014	47	88,692	57,791	652,605
9	2015	48	91,796	56,696	709,301
10	2016	49	95,009	55,621	764,922
11	2017	50	98,334	54,567	819,489
12	2018	51	101,776	53,532	873,021
13	2019	52	105,338	52,517	925,539
14	2020	53	109,025	51,522	977,061
15	2021	54	112,841	50,545	1,027,606
16	2022	55	116,790	49,587	1,077,193
17	2023	56	120,878	48,647	1,125,839
18	2024	57	125,109	47,725	1,173,564
19	2025	58	129,487	46,820	1,220,384
20	2026	59	134,019	45,932	1,266,316
21	2027	60	138,710	45,062	1,311,378
22	2028	61	143,565	44,207	1,355,585
23	2029	62	148,590	43,369	1,398,954
24	2030	63	153,790	42,547	1,441,502
25	2031	64	159,173	41,741	1,483,242
26	2032	65	164,744	40,949	1,524,191
27	2033	66	170,510	40,173	1,564,364
28	2034	67	176,478	39,411	1,603,776
			3,384,730	1,603,776	